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Estimated Liabilities

\$0 to

 $\checkmark$ 

\$500,000

\$10 million

\$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001

\$1 million

Case 09-72440 Filed 06/15/09 Entered 06/15/09 11:14:20 Desc Main Doc 1 B1 (Official Form 1) (1/08) Document Page 1 of 30 **United States Bankruptcy Court** Voluntary Petition **Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Dalton, Gene Dalton, Alice All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 9203 EIN (if more than one, state all): 3639 Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 1407 Harvey Dr 1407 Harvey Dr Sterling, IL Sterling, IL **ZIPCODE 61081 ZIPCODE 61081** County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Whiteside Whiteside Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address): ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor (if different from street address above): ZIPCODE Type of Debtor Chapter of Bankruptcy Code Under Which **Nature of Business** (Form of Organization) (Check **one** box.) the Petition is Filed (Check one box.) (Check one box.) Chapter 7 Health Care Business Chapter 15 Petition for ✓ Individual (includes Joint Debtors) Single Asset Real Estate as defined in 11 Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Stockbroker
Commodite Partnership Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding Clearing Bank check this box and state type of entity below.) Nature of Debts Other (Check one box.) **✓** Debts are primarily consumer Debts are primarily Tax-Exempt Entity debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an (Check box, if applicable.) Debtor is a tax-exempt organization under individual primarily for a personal, family, or house-Title 26 of the United States Code (the Internal Revenue Code). hold purpose." Filing Fee (Check one box) Chapter 11 Debtors Check one box: ✓ Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors  $\checkmark$ П П 1-49 50-99 100-199 200-999 1,000-5,001-10,001-25,001-50,001-Over 100,000 5,000 10,000 25,000 50,000 100,000 Estimated Assets  $\checkmark$ \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 \$50,000,001 to \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 \$1 million \$10 million to \$50 million \$100 million to \$500 million to \$1 billion \$1 billion

\$50,000,001 to

to \$50 million \$100 million

\$100,000,001

to \$500 million to \$1 billion

\$500,000,001 More than

Prior Bankruptcy Case Filed Within Last	$8\ Years$ (If more than two, attach	additional sheet)
Location Where Filed: <b>None</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)
Name of Debtor: None	Case Number: Date Filed:	
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed whose debts are properties of the attorney for the petitioner of that I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available under the complete of the c	if debtor is an individual rimarily consumer debts.) named in the foregoing petition, declar ner that [he or she] may proceed under the 11, United States Code, and have dereach such chapter. I further certification he notice required by § 342(b) of the
	X /s/ Thomas H. Senneff	6/15/09
	Signature of Attorney for Debtor(s)	Date
Exhi  (To be completed by every individual debtor. If a joint petition is filed, e  Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.	nde a part of this petition.	nch a separate Exhibit D.)
		uis District for 180 days immediately
☐ There is a bankruptcy case concerning debtor's affiliate, general		this District.
Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	but is a defendant in an action or pr	oceeding [in a federal or state court]
Certification by a Debtor Who Reside (Check all app  Landlord has a judgment against the debtor for possession of debtor	olicable boxes.)	•
(Name of landlord or less	or that obtained judgment)	
(Address of lar	ndlord or lessor)	

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
 Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Case 09-72440 B1 (Official Form 1) (1/08)

filing of the petition.

(This page must be completed and filed in every case)

**Voluntary Petition** 

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Dalton, Gene & Dalton, Alice

Page 2 of 30
Name of Debtor(s):

Desc Main

Page 2

#### **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Dalton, Gene & Dalton, Alice

#### Signatures

#### $Signature(s) \ of \ Debtor(s) \ (Individual/Joint)$

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Gene Dalton

Signature of Debtor

Gene Dalton

 $\mathsf{X}$  /s/ Alice Dalton

Signature of Joint Debtor

**Alice Dalton** 

Telephone Number (If not represented by attorney)

June 15, 2009

Date

#### Signature of Attorney\*

#### X /s/ Thomas H. Senneff

Signature of Attorney for Debtor(s)

Thomas H. Senneff Thomas H. Senneff 408 11th Ave, PO Box 347 Fulton, IL 61252-0347 (815) 589-2929 Fax: (815) 589-4414 sennefflaw@frontiernet.net

#### June 15, 2009

Date

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature o	Authorized I	Individual		
Drinted Nor	a of Authoric	zed Individual		
Fillited Ivai	ie of Authoriz	zeu marviduai		

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative
Printed Name of Foreign Representative

#### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address
---------

`	/
- )	ĸ
•	•

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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Date: June 15, 2009

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**Northern District of Illinois** 

IN RE:	Case No
Dalton, Gene	Chapter 7
Debtor(s)	-
EXHIBIT D - INDIVIDUAL DEBTOR' WITH CREDIT COUNSE	
Warning: You must be able to check truthfully one of the five sta do so, you are not eligible to file a bankruptcy case, and the court whatever filing fee you paid, and your creditors will be able to re and you file another bankruptcy case later, you may be required to stop creditors' collection activities.	t can dismiss any case you do file. If that happens, you will lose esume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is fil one of the five statements below and attach any documents as directed	
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, and I have a certificate from the certificate and a copy of any debt repayment plan developed through	he opportunities for available credit counseling and assisted me in agency describing the services provided to me. Attach a copy of the
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate from a copy of a certificate from the agency describing the services provide the agency no later than 15 days after your bankruptcy case is filed.	ne opportunities for available credit counseling and assisted me in om the agency describing the services provided to me. You must file
☐ 3. I certify that I requested credit counseling services from an app days from the time I made my request, and the following exigent requirement so I can file my bankruptcy case now. [Summarize exigent part of the country of the	circumstances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obty you file your bankruptcy petition and promptly file a certificate from any debt management plan developed through the agency. Fail case. Any extension of the 30-day deadline can be granted only for also be dismissed if the court is not satisfied with your reasons from the countries of the court is not satisfied with your reasons from the satisfied with your reasons from the court is not satisfied with your reasons from t	om the agency that provided the counseling, together with a copy lure to fulfill these requirements may result in dismissal of your or cause and is limited to a maximum of 15 days. Your case may
☐ 4. I am not required to receive a credit counseling briefing because motion for determination by the court.] ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by of realizing and making rational decisions with respect to fina	reason of mental illness or mental deficiency so as to be incapable
· · · · · · · · · · · · · · · · · · ·	impaired to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administrator has deterdoes not apply in this district.	mined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided above	e is true and correct.
Signature of Debtor: /s/ Gene Dalton	

 $\begin{array}{c} \text{Case 09-72440} \\ \text{B1D (Official Form 1, Exhibit D) (12/08)} \end{array}$ 

Signature of Debtor: /s/ Alice Dalton

Date: June 15, 2009

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**Northern District of Illinois** 

D. D.	G N
IN RE:	Case No.
Dalton, Alice  Debtor(s)	Chapter 7
	L DEBTOR'S STATEMENT OF COMPLIANCE IT COUNSELING REQUIREMENT
do so, you are not eligible to file a bankruptcy case, whatever filing fee you paid, and your creditors wil	of the five statements regarding credit counseling listed below. If you cannot and the court can dismiss any case you do file. If that happens, you will lose libe able to resume collection activities against you. If your case is dismissed y be required to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a join one of the five statements below and attach any docum	nt petition is filed, each spouse must complete and file a separate Exhibit D. Check aents as directed.
the United States trustee or bankruptcy administrator t	<b>kruptcy case</b> , I received a briefing from a credit counseling agency approved by that outlined the opportunities for available credit counseling and assisted me in ficate from the agency describing the services provided to me. Attach a copy of the eloped through the agency.
the United States trustee or bankruptcy administrator t performing a related budget analysis, but I do not have	<b>Exercise Set</b> Received a briefing from a credit counseling agency approved by that outlined the opportunities for available credit counseling and assisted me is a certificate from the agency describing the services provided to me. You must file ervices provided to you and a copy of any debt repayment plan developed through y case is filed.
	es from an approved agency but was unable to obtain the services during the five owing exigent circumstances merit a temporary waiver of the credit counseling mmarize exigent circumstances here.]
you file your bankruptcy petition and promptly file a of any debt management plan developed through th case. Any extension of the 30-day deadline can be go	must still obtain the credit counseling briefing within the first 30 days after a certificate from the agency that provided the counseling, together with a copy e agency. Failure to fulfill these requirements may result in dismissal of your ranted only for cause and is limited to a maximum of 15 days. Your case may your reasons for filing your bankruptcy case without first receiving a credit
motion for determination by the court.]  Incapacity. (Defined in 11 U.S.C. § 109(h)(4) a of realizing and making rational decisions with	as physically impaired to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administration does not apply in this district.	rator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information p	provided above is true and correct.

 $_{B6 \; Summary}$  (Follow - Summary) (12/07) Doc 1

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Document Page 6 of 30 United States Bankruptcy Court **Northern District of Illinois** 

IN RE:		Case No.
Dalton, Gene & Dalton, Alice		Chapter 7
Γ	Debtor(s)	•

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 58,000.00		
B - Personal Property	Yes	3	\$ 14,612.03		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 63,284.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 39,315.52	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 2,999.05
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,395.00
	TOTAL	13	\$ 72,612.03	\$ 102,599.52	

Form 6 - Statistical Summary (12707) Doc 1 Filed 06/15/0

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Desc Main

IN RE:		Case No.
Dalton, Gene & Dalton, Alice		Chapter 7
	Debtor(s)	

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### **State the following:**

Average Income (from Schedule I, Line 16)	\$ 2,999.05
Average Expenses (from Schedule J, Line 18)	\$ 3,395.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 3,701.45

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 4,825.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 39,315.52
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 44,140.52

 $_{B6A \text{ (Official Form 6A)}} 09.72440 \quad Doc 1$ 

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(If known)

IN RE Dalton, Gene & Dalton, Alice

Debtor(s)

Case No.

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

			i	
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTORS INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Debtor's home located at 1407 Harvey Blvd., Sterling IL 61081		J	58,000.00	53,059.00
Desico S nome located at 1407 marvey bivd., Stelling IL 01001			33,000.00	33,033.00

TOTAL

58,000.00

(Report also on Summary of Schedules)

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(If known)

IN RE Dalton, Gene & Dalton, Alice

Case No.

## SCHEDULE B - PERSONAL PROPERTY

Debtor(s)

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Sterling Federal Bank, Checking Account	J	214.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		One lot of ordinary household goods and furnishings in debtors home	J	1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		One ordinary lot of wearing apparel	J	500.00
7.	Furs and jewelry.	Х			
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name		Monumental Life Insurance Policy- #R20108962	J	2,008.26
	insurance company of each policy and itemize surrender or refund value of		Monumental Life Insurance Policy- #R20133564	J	2,008.26
	each.		Monumental Life Insurance Policy-#mm1831159	J	881.51
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	Х			

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Debtor(s)

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IN RE Dalton, Gene & Dalton, Alice

\_ Case No. \_

(If known)

#### **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		1996 Ford Van E-150	Н	2,000.00
	other vehicles and accessories.		2005 Pontia Grand Am	J	5,000.00
26.	Boats, motors, and accessories.		Handmade Wood Boat and Trailer	Н	500.00
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	X			
31.	Animals.	X			

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<b>вов</b> (Описан гогигов) (12/07) - Сопт.	

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(If known)

IN RE Dalton, Gene & Dalton, Alice

Debtor(s)

\_ Case No. \_

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
<ul> <li>32. Crops - growing or harvested. Give particulars.</li> <li>33. Farming equipment and implements.</li> <li>34. Farm supplies, chemicals, and feed.</li> <li>35. Other personal property of any kind not already listed. Itemize.</li> </ul>	x x x x			
		TO	L ΓAL	14,612.03

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IN RE Dalton, Gene & Dalton, Alice

Debtor(s)

Case No. \_\_\_\_\_(If known)

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
Debtor's home located at 1407 Harvey Blvd., Sterling IL 61081	735 ILCS 5 §12-901	4,941.00	58,000.00
SCHEDULE B - PERSONAL PROPERTY			
One lot of ordinary household goods and furnishings in debtors home	735 ILCS 5 §12-1001(b)	1,500.00	1,500.00
One ordinary lot of wearing apparel	735 ILCS 5 §12-1001(a)	500.00	500.00
Monumental Life Insurance Policy- #R20133564	735 ILCS 5 §12-1001(h)(3)	2,008.26	2,008.26
1996 Ford Van E-150	735 ILCS 5 §12-1001(c)	1,600.00	2,000.00
Handmade Wood Boat and Trailer	735 ILCS 5 §12-1001(b)	500.00	500.00

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#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>2715295206</b>		J	Installment account opened 12/05				9,825.00	4,825.00
Citizens Caf 480 Jefferson Blvd Warwick, RI 02886								
			VALUE \$ 5,000.00					
ACCOUNT NO. 1331A	4	J	For secured interest in debtors Ford Van				400.00	
Credit Auto Sales 601 Illinois Route 2 Dixon, IL 61021								
			VALUE \$ 2,000.00					
ACCOUNT NO. 183822		J	Mortgage account opened 9/07				53,059.00	
Sterling Federal Bank 110 E 4th St Sterling, IL 61081								
			VALUE \$ <b>58,000.00</b>					
ACCOUNT NO.			VALUE \$					
•					otot		00.004.00	4.005.00
0 continuation sheets attached			(Total of th	•	-		\$ 63,284.00	\$ 4,825.00
			(Use only on la		Totage		\$ 63,284.00	\$ 4,825.00

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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Debtor(s)

Case No. \_\_\_\_\_

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

	·
liste	deport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
✓	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	O continuation sheets attached

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>2026999719</b>	_		Open account opened 3/08		-		
Afni, Inc. Po Box 3427 Bloomington, IL 61702	•						549.00
ACCOUNT NO. <b>30481082</b>	H	J	For medical services provided to debtor.		$\exists$		040.00
CGH Medical Center 100 E LeFebre Rd Sterling, IL 61081							1,661.83
ACCOUNT NO. <b>441712006144</b>	H	w	Revolving account opened 1/95		$\dashv$		1,001.03
Chase Bank One Card Serv Westerville, OH 43081	•						16,799.00
ACCOUNT NO. <b>771410009049</b>	Г	J	Revolving account opened 1/02	П	$\exists$		10,100100
Gemb/sams Club Po Box 981400 El Paso, TX 79998							977.00
	Ш	<u> </u>	<u>l</u>	Subt	tota	ıl	
1 continuation sheets attached			(Total of th			- 1	\$ 19,986.83
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related	also atis	tica	n ıl	\$

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Summary of Certain Liabilities and Related Data.)

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	_	_ (	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>540707001477</b>		J	Revolving account opened 10/97			H	
Hsbc Bank Po Box 5253 Carol Stream, IL 60197							14,988.00
ACCOUNT NO. <b>680149828</b>		w				$\prod$	1 1,000100
Nco Fin /99 Po Box 15636 Wilmington, DE 19850							
ACCOUNT NO. <b>14472195</b>		w	Open account opened 1/07			H	549.00
Nco Fin/22 507 Prudential Rd Horsham, PA 19044							1 404 00
ACCOUNT NO. <b>90024</b>	H	Н	Open account opened 7/87			H	1,404.00
Nicor Gas 1844 Ferry Road Naperville, IL 60563							
	_	_	For modical consists a wayided to debter			Н	253.00
ACCOUNT NO. 46429 Sterling R.F. Clinic 101 W. Miller Rd Sterling, IL 61081		J	For medical services provided to debtor.				2 424 22
ACCOUNT NO.							2,134.69
ACCOUNTING							
ACCOUNT NO.							
						Ц	
Sheet no1 of1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	-	oage Fot	e) al	\$ 19,328.69
			(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relat	Statis	stic	al	\$ <b>39,315.52</b>

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#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status		DEPENDENTS OF DEBTOR AND SPOUSE					
Married		RELATIONSHIP(S):				AGE(S	5):
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer	Sales Clerk Walmart 7 years and 6 4115 E. Linco	months Co	N.A. oventry Living years 2 W. St. Marys				
	Sterling, IL 6	1081 St	erling, IL 610	81			
	gross wages, sa	r projected monthly income at time case filed) lary, and commissions (prorate if not paid mo		\$ \$	DEBTOR <b>2,010.88</b>		SPOUSE 1,620.67 110.50
3. SUBTOTAL	,			\$	2,010.88	\$	1,731.17
4. LESS PAYROLI a. Payroll taxes a				\$	376.70		226.23
<ul><li>b. Insurance</li><li>c. Union dues</li></ul>				\$ \$		\$	
d. Other (specify)	Supplement Supplement			\$	18.09 20.54		
5. SUBTOTAL OI				<u>ф</u>	516.77		226.23
6. TOTAL NET M				\$ \$	1,494.11		1,504.94
7. Regular income t	from operation of	of business or profession or farm (attach detai	led statement)	\$		\$	
8. Income from real			,	\$		\$	
9. Interest and divid			_	\$		\$	
10. Alimony, maint that of dependents l 11. Social Security	isted above	ort payments payable to the debtor for the deb	tor's use or	\$		\$	
		ment assistance		\$		\$	
				\$		\$	
<ul><li>12. Pension or retire</li><li>13. Other monthly i</li></ul>	ncome			\$		\$	
(Specify)				\$		\$	
				\$ \$		\$ \$	
14. SUBTOTAL O	F LINES 7 TH	IROUGH 13		\$		\$	
15. AVERAGE M	ONTHLY INC	COME (Add amounts shown on lines 6 and 14	4)	\$	1,494.11	\$	1,504.94
		ONTHLY INCOME: (Combine column total tal reported on line 15)	s from line 15;			2,999	<del></del> 9.05

if there is only one debtor repeat total reported on line 15)

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

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SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	(3)	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the de on Form22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete	a separate	e schedule of
expenditures labeled "Spouse."		
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	362.00
a. Are real estate taxes included? Yes No		
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	100.00
b. Water and sewer	\$	39.00
c. Telephone	\$	99.00
d. Other Cable	\$	11.00
Garbage	\$	45.00
3. Home maintenance (repairs and upkeep)	\$	66.00
4. Food	\$	537.00
5. Clothing	\$	162.00
6. Laundry and dry cleaning	\$	61.00
7. Medical and dental expenses	\$	288.00
8. Transportation (not including car payments)	\$	366.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	34.00
b. Life	\$	76.00
c. Health	\$	360.00
d. Auto	\$	105.00
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Property	\$	78.00
	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	556.00
b. Other	\$	
	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other	— <sup>c</sup>	
	— <u> </u>	
	\$	
10 AVED ACE MONTHLY EVDENCES (Total lines 1.17 Denote also an Common of Cale Julia and if		<del></del>
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if	¢	3,395.00
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	2 —	3,395.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of	f this docu	ment:
None		

#### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 2,999.05
b. Average monthly expenses from Line 18 above	\$ 3,395.00
c. Monthly net income (a. minus b.)	\$ -395.95

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#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **15** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: June 15, 2009 Signature: /s/ Gene Dalton Debtor **Gene Dalton** Date: June 15, 2009 Signature: /s/ Alice Dalton (Joint Debtor, if any) Alice Dalton [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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**United States Bankruptcy Court** Northern District of Illinois

IN RE:	Case No
Dalton, Gene & Dalton, Alice	Chapter 7
Debtor(s)	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 20,285.44 Year to Date 2008 - \$37,072 2007 - \$37,925

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 1.757.00 2008 Tax Return - \$1.030 2007 Tax Return - \$ 727

#### Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

petition is filed, unless the spouses are separated and a joint petition is not filed.)

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

Thomas H. Senneff 408 11th Ave Fulton, IL 61252

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#### For counsel, preparation and representation in Chapter 7 Bankruptcy proceeding

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 $\checkmark$ 

#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana,

Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

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None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>June 15, 2009</b>	Signature /s/ Gene Dalton	
	of Debtor	Gene Dalton
Date: <b>June 15, 2009</b>	Signature /s/ Alice Dalton	
	of Joint Debtor	Alice Dalton
	(if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

**0** continuation pages attached

 $Case~09\text{-}72440~~Doc~1\\ \text{B8 (Official Form 8) (12/08)}$ 

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**Northern District of Illinois** 

N RE:			Case No		
Dalton, Gene & Dalton, Alice		Chapter 7			
	Debtor(s)		-		
CHAPTER 7	INDIVIDUAL DEBTO	OR'S STATEMEN	NT OF INTENTION		
<b>PART A</b> – Debts secured by property of estate. Attach additional pages if necess		e fully completed for	EACH debt which is secured by property of the		
Property No. 1					
Creditor's Name: Citizens Caf			Describe Property Securing Debt: 2005 Pontia Grand Am		
Property will be (check one):  ☐ Surrendered ✓ Retained					
If retaining the property, I intend to (cl ☐ Redeem the property ☑ Reaffirm the debt ☐ Other. Explain		(for	example, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one):  ☐ Claimed as exempt ✓ Not claim					
Property No. 2 (if necessary)					
Creditor's Name: Credit Auto Sales		Describe Propert 1996 Ford Van E-			
Property will be (check one):  ☐ Surrendered ✓ Retained					
If retaining the property, I intend to (cl ☐ Redeem the property ☑ Reaffirm the debt ☐ Other. Explain		(for	example, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one):  ✓ Claimed as exempt ☐ Not claim	ned as exempt				
PART B – Personal property subject to vadditional pages if necessary.)	nexpired leases. (All three	columns of Part B mu	ust be completed for each unexpired lease. Attach		
Property No. 1					
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No		
Property No. 2 (if necessary)					
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No		
1 continuation sheets attached (if any	·)		1 = =		
I declare under penalty of perjury that personal property subject to an unexp		intention as to any	property of my estate securing a debt and/or		
Date: <b>June 15, 2009</b>	/s/ Gene Dalton Signature of Debtor				

/s/ Alice Dalton

Signature of Joint Debtor

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### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

#### **PART** A – Continuation

Property No. 3				
Creditor's Name: Sterling Federal Bank			Securing Debt: ated at 1407 Harvey Blvd., Sterling IL 6108	
Property will be (check one):  ☐ Surrendered ✓ Retained				
Redeem the property Reaffirm the debt	Reaffirm the debt		(C	
Property is (check one):	☐ Other. Explain (for example, avoid lien using 11 U.S.C. § 522(for example is (check one):  ✓ Claimed as exempt ☐ Not claimed as exempt			
Property No.				
Creditor's Name:		<b>Describe Property</b>	Securing Debt:	
Property will be (check one):  Surrendered Retained				
Property will be (check one):  Surrendered Retained  If retaining the property, I intend to ( Redeem the property Reaffirm the debt Other. Explain Property is (check one): Claimed as exempt Not cla  Property No.  Creditor's Name:  Property will be (check one): Surrendered Retained		(for ex	cample, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one):  Claimed as exempt Not claimed as exempt				
Property No.				
Creditor's Name:		Describe Property	Securing Debt:	
Property will be (check one):  Surrendered Retained				
If retaining the property, I intend to ( Redeem the property Reaffirm the debt Other. Explain		(for ex	cample, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one):  Claimed as exempt Not cla	imed as exempt			
PART B – Continuation				
Property No.				
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No	
Property No.				
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No	
Continuation sheet 1 of 1				

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Dalton, Gene & Dalton, Alice

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

Number of Creditors \_\_\_\_\_13

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: June 15, 2009

/s/ Gene Dalton
Debtor

/s/ Alice Dalton
Joint Debtor

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Dalton, Gene 1407 Harvey Dr Sterling, IL 61081 Document Page 29 of 30 Megan G Heeg
Ehrmann Gehlbach Badger & Lee
Pob 447-215 E First St, Ste 100
Dixon, IL 61021

Dalton, Alice 1407 Harvey Dr Sterling, IL 61081

Nco Fin /99 Po Box 15636 Wilmington, DE 19850

Thomas H. Senneff 408 11th Ave, PO Box 347 Fulton, IL 61252-0347 Nco Fin/22 507 Prudential Rd Horsham, PA 19044

Afni, Inc. Po Box 3427 Bloomington, IL 61702 Nicor Gas 1844 Ferry Road Naperville, IL 60563

CGH Medical Center 100 E LeFebre Rd Sterling, IL 61081 Sterling Federal Bank 110 E 4th St Sterling, IL 61081

Chase Bank One Card Serv Westerville, OH 43081 Sterling R.F. Clinic 101 W. Miller Rd Sterling, IL 61081

Citizens Caf 480 Jefferson Blvd Warwick, RI 02886

Credit Auto Sales 601 Illinois Route 2 Dixon, IL 61021

Gemb/sams Club Po Box 981400 El Paso, TX 79998

Hsbc Bank Po Box 5253 Carol Stream, IL 60197

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**Northern District of Illinois** 

IN	RE:		Case No.		
Da	alton, Gene & Dalton, Alice		Chapter 7		
	Debtor(s	s)	<u>-</u>		
	DISCLOSURE OF (	COMPENSATION OF ATTORNEY	FOR DEBTOR		
1.	1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemp of or in connection with the bankruptcy case is as follows:				
	For legal services, I have agreed to accept		\$1,000.00		
	Prior to the filing of this statement I have received		\$\$,		
	Balance Due		\$\$		
2.	The source of the compensation paid to me was:	ebtor Other (specify):			
3.	The source of compensation to be paid to me is:	ebtor Other (specify):			
4.	I have not agreed to share the above-disclosed comp	pensation with any other person unless they are members	ers and associates of my law firm.		
	I have agreed to share the above-disclosed compens together with a list of the names of the people sharing		or associates of my law firm. A copy of the agreement		
5.	In return for the above-disclosed fee, I have agreed to rer	nder legal service for all aspects of the bankruptcy case	e, including:		
6.	b. Preparation and filing of any petition, schedules, sta	itors and confirmation hearing, and any adjourned hearings and other contested bankruptcy matters;			
		CERTIFICATION			
	certify that the foregoing is a complete statement of any agroceeding.	greement or arrangement for payment to me for repres	entation of the debtor(s) in this bankruptcy		
	June 15, 2009	/s/ Thomas H. Senneff			
-	Date	Thomas H. Senneff Thomas H. Senneff 408 11th Ave, PO Box 347 Fulton, IL 61252-0347 (815) 589-2929 Fax: (815) 589-4414			

sennefflaw@frontiernet.net